

From: "Dave Campbell, Formula Corp" <dave@formulacorp.com> on 10/01/2007 12:55:05 PM

Subject: Truth in Lending

I was recently caught up in the Capital One rate increases and believe it is time to hold credit card issuers as responsible as I am. I honor my end by paying on time and they should honor their end by maintaining the rates and flyer miles that were advertised to get my business. Credit cards are not luxury items anymore, they are necessary to perform many functions in today's society and credit card companies carry an immense amount of power relative to an individual's ability to finance or even rent. It is time to shine a blinding light on the slime that seems so pervasive in this industry.

Sincerely,

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